

**REMARKS**

Applicant wishes to thank the Examiner for the courtesy extended in granting a telephone interview on June 20, 2008 to discuss the outstanding final rejection of the claims.

Applicant has voluntarily elected to further amend claim 1 by incorporating the features of claim 6, where in the credit card usage information includes information involving a payment deadline for each credit card used for making purchases and wherein the second data processing device further comprises an input unit for specifying the billing month for each credit card. In addition, the storage unit of the second data processing device also stores balance data for the settlement account and wherein the processor of the second data processing device also includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit and compares the total of payment amounts included in the payment deadline in the specified billing month with the account balance and for determining and reporting the settlement amount due from the settlement account can be debited.

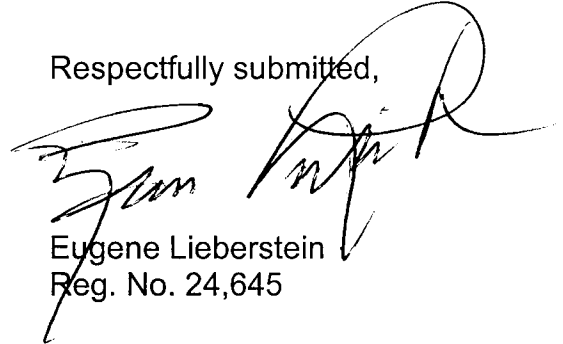
Clearly, there is nothing in the teaching of Nel which would enable Nel or any other cited reference disclosing these features. Accordingly, claim 1 and its dependent claims are now clearly patentable over the cited prior art.

Upon receipt of the comments of the Examiner concerning the amendment to claim 1, further consideration will be given for amending other independent claims

to overcome the outstanding rejection based upon the teaching of Nel alone or in combination with other references.

Reconsideration and allowance of claims 1-5 and 7-20 is respectfully solicited.

Respectfully submitted,



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**MAILING CERTIFICATE**

I hereby certify that this correspondence is being sent to the USPTO via EFS Web to the Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450, MAIL STOP: RCE, on July 8, 2008.



L. Felicetti